

**UNITED STATES BANKRUPTCY COURT  
District of New Jersey**

IN RE: **Frederick Ens, Jr.  
Justiniana Ens**

Debtor(s)

Case No.: 16-32395  
Judge: KCF  
Chapter: 13

**CHAPTER 13 PLAN AND MOTIONS**

☒ Original  
☐ Motions Included

☐ Modified/Notice Required  
☐ Modified/No Notice Required

☒ Discharge Sought  
☐ No Discharge Sought

Date: 12-1-2016

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.

**YOUR RIGHTS WILL BE AFFECTED.**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. **This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice.**

**YOU SHOULD FILE A PROOF OF CLAIM BY THE DEADLINE STATED  
IN THE NOTICE TO RECEIVE DISTRIBUTIONS UNDER ANY PLAN  
THAT MAY BE CONFIRMED, EVEN IF THE PLAN REFERS TO YOUR CLAIM**

**Part 1: Payment and Length of Plan**

a. The Debtor shall pay \$515.00 Monthly to the Chapter 13 Trustee, starting on December 1, 2016 for approximately 60 months.

b. The Debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings  
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property  
Description:  
Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property  
Description:  
Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property  
Description:  
Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

## Part 2: Adequate Protection

a. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid directly by the debtor(s) outside of the Plan, pre-confirmation to \_\_\_\_ (creditor).

## Part 3: Priority Claims (Including Administrative Expenses)

All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
ROBERT C. NISENSEN	ATTORNEY FEES	2,500
INTERNAL REVENUE SERVICE	TAXES	1500

## Part 4: Secured Claims

### a. Curing Default and Maintaining Payments

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the Debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
SETERUS, INC.	HOME	18,771.88		18,771.88	
IRS	TAXES	5,266		5,266	
JP MORGAN CHASE	VEHICLE	40.00		40.00	

### b. Modification

1.) The Debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated

as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
-NONE-							

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**c. Surrender**

Upon confirmation, the stay is terminated as to surrendered collateral. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
-NONE-			

**d. Secured Claims Unaffected by the Plan**

The following secured claims are unaffected by the Plan:

Creditor

CHASE AUTO FINANCE

**e. Secured Claims to be paid in full through the Plan**

Creditor	Collateral	Total Amount to be Paid through the Plan
-NONE-		

**Part 5: Unsecured Claims**

a. **Not separately classified** Allowed non-priority unsecured claims shall be paid:

\_\_\_\_\_ Not less than \$ \_\_\_ to be distributed *pro rata*

\_\_\_\_\_ Not less than \_\_\_ percent

  x   *Pro Rata* distribution from any remaining funds

b. **Separately Classified Unsecured Claims** shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
-NONE-			

**Part 6: Executory Contracts and Unexpired Leases**

All executory contracts and unexpired leases are rejected, except the following, which are assumed:

Creditor	Nature of Contract or Lease	Treatment by Debtor
-NONE-		

## Part 7: Motions

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f).**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
<b>-NONE-</b>							

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount of Lien to be Reclassified
<b>-NONE-</b>		

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
<b>-NONE-</b>			

## Part 8: Other Plan Provisions

**a. Vesting of Property of the Estate**

- ☒ Upon Confirmation  
☐ Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Trustee shall pay allowed claims in the following order:

- 1) Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims

Creditor	Collateral	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured				
4)	<b>Lease Arrearages</b>						
5)	<b>Priority Claims</b>						
6)	<b>General Unsecured Claims</b>						
<p><b>d. Post-petition claims</b></p> <p>The Trustee <input checked="" type="checkbox"/> is, <input type="checkbox"/> is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.</p>							
<p><b>Part 9 : Modification</b></p> <p>If this plan modifies a plan previously filed in this case, complete the information below.</p> <p>Date of Plan being modified: _____.</p> <table border="1"> <tr> <td>Explain below <b>why</b> the Plan is being modified.</td> <td>Explain below <b>how</b> the Plan is being modified</td> </tr> <tr> <td colspan="2"> <p>Are Schedules I and J being filed simultaneously with this modified Plan? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> </td> </tr> </table>				Explain below <b>why</b> the Plan is being modified.	Explain below <b>how</b> the Plan is being modified	<p>Are Schedules I and J being filed simultaneously with this modified Plan? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	
Explain below <b>why</b> the Plan is being modified.	Explain below <b>how</b> the Plan is being modified						
<p>Are Schedules I and J being filed simultaneously with this modified Plan? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>							
<p><b>Part 10: Sign Here</b></p> <p>The debtor(s) and the attorney for the debtor (if any) must sign this Plan.</p> <p>Date <u>December 1, 2016</u> <u>/s/ Robert C. Nisenson</u>  <u>Robert C. Nisenson 6680</u>  Attorney for the Debtor</p> <p>I certify under penalty of perjury that the foregoing is true and correct.</p> <p>Date: <u>December 1, 2016</u> <u>/s/ Frederick Ens, Jr.</u>  <u>Frederick Ens, Jr.</u>  Debtor</p> <p>Date: <u>December 1, 2016</u> <u>/s/ Justiniana Ens</u>  <u>Justiniana Ens</u>  Joint Debtor</p>							

**Certificate of Notice Page 6 of 6**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Frederick Ens, Jr.  
 Justiniana Ens  
 Debtors

Case No. 16-32395-KCF  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf901

Page 1 of 1  
 Total Noticed: 16

Date Rcvd: Dec 07, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2016.

db/jdb +Frederick Ens, Jr., Justiniana Ens, 16 Kiwi Loop, Howell, NJ 07731-2268  
 516515030 +Amity Associates, Po Box 123, Mount Freedom, NJ 07970-0123  
 516515031 +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 516515033 +Federal National Mortgage Association, 780 3rd Ave #38, New York, NY 10017-2024  
 516515037 +Midland Funding, 2365 Northside Dr, Suite 300, San Diego, CA 92108-2709  
 516515042 Open MRI, 1975 Highway 34 South, Wall, NJ 07719  
 516515044 +Savit Coll, Po Box 250, East Brunswick, NJ 08816-0250  
 516515045 +Seterus Inc, 14523 Sw Millikan Way St, Beavertton, OR 97005-2352  
 516515046 +Target, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 07 2016 22:58:21 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Dec 07 2016 22:58:17 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 516515032 +E-mail/Text: bk.notifications@jpmchase.com Dec 07 2016 22:58:08 Chase Auto Finance, National Bankruptcy Dept, 201 N Central Ave Ms Az1-1191, Phoenix, AZ 85004-1071  
 516515034 +E-mail/Text: cio.bncmail@irs.gov Dec 07 2016 22:57:50 Internal Revenue Services, PO Box 7346, Philadelphia, PA 19101-7346  
 516515035 +E-mail/PDF: resurgentbknofications@resurgent.com Dec 07 2016 22:56:28 LVNV Funding, Po Box 10497, Greenville, SC 29603-0497  
 516515036 +E-mail/Text: bkr@cardworks.com Dec 07 2016 22:57:24 Merrick Bank/Geico Card, Po Box 23356, Pittsburg, PA 15222-6356  
 516515043 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 07 2016 23:04:06 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516515038\* +Midland Funding, 2365 Northside Dr, Suite 300, San Diego, CA 92108-2709  
 516515039\* +Midland Funding, 2365 Northside Dr, Suite 300, San Diego, CA 92108-2709  
 516515040\* +Midland Funding, 2365 Northside Dr, Suite 300, San Diego, CA 92108-2709  
 516515041\* +Midland Funding, 2365 Northside Dr, Suite 300, San Diego, CA 92108-2709

TOTALS: 0, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 09, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2016 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
 Robert C. Nisenenson on behalf of Joint Debtor Justiniana Ens rnisenenson@aol.com,  
 nisenensonlaw@aol.com;G2729@notify.cincompass.com;nisenensonlaw@gmail.com  
 Robert C. Nisenenson on behalf of Debtor Frederick Ens, Jr. rnisenenson@aol.com,  
 nisenensonlaw@aol.com;G2729@notify.cincompass.com;nisenensonlaw@gmail.com

TOTAL: 3